CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Zola Cardew
Unit 229, Pallas Ring 10

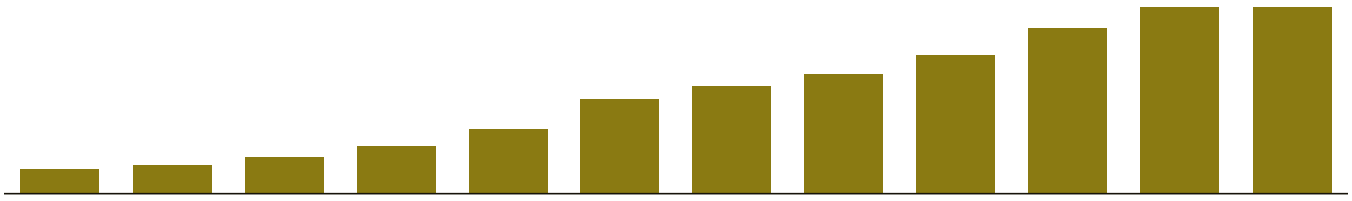
Account 8564-1663-7465
Period 1–30 November 3022
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
46,395,448 s	**+405,343 s**	**-386,872 s**	**46,413,919 s**

Date	Description	Amount (s)	Balance (s)
07 Nov	Transfer to own account: The Belt	-367,229	46,028,219
	Postage on a letter from the Belt branch, weighed in shifts and sent by relay. It is the only postage the Bank charges by weight, and it is charged at the rate the relay quotes. Ref. CIBT-3022-E880-8		
20 Nov	Turbulence Cover	-13,343	46,014,876
	You file your claims in the morning, when the claim desk is still opening its post, and the underwriters have noted the hour without remark. The desk has never once been ready for you, and you have never once seemed to mind. Ref. CIBT-3022-14EE-8		
27 Nov	Slippage fee (The Belt, 7 transfers)	-6,300	46,008,576
	The statement undercharged the crossings by 900 seconds, which the Bank found on running the schedule a second time. The difference has been added to this month's fee, and the figure shown is the one the relay had been carrying on its own books. Ref. CIBT-3022-5B3C-6		
28 Nov	Payroll credit: Harbourfront Shipping	+219,762	46,228,338
	The wages from Harbourfront Shipping include the allowance for the long shift at The Belt. It is paid in shifts, and the employer has asked that it appear on its own line, so that the staff who earn it can find it without a search. Ref. CIBT-3022-D35F-1		
30 Nov	Interest at 4.80% APY	+185,581	46,413,919
	Interest on the Moon side of the account is computed on the lunar day, which is nearly a month of ours, and paid out once for each half of it. The statement shows both halves, and the officer has been asked to keep them in the same pencil. Ref. CIBT-3022-137A-9		

Closing balance, month by month

Highest 46,413,919 s · lowest 28,497,116 s



December 3021 November 3022

Balances accrue every second of every day by the Standard clock and are shown in Standard Galactic Seconds. Transfers between branches whose clocks disagree carry the slippage fee shown in the Daily Slippage Report for the day of transfer. Deposits are insured by the Temporal Deposit Insurance Corporation up to 10,000 years per depositor, per epoch.

8564 1663-7465 3022-11